

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHELLE R BOWERS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-24005

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/27/2016 and confirmed on 6/15/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                  |          |                   |
|----------------------------------|----------|-------------------|
| Total Receipts                   |          | 130,863.00        |
| Less Refunds to Debtor           | 1,088.83 |                   |
| <b>TOTAL AMOUNT OF PLAN FUND</b> |          | <b>129,774.17</b> |

|                                    |          |                 |
|------------------------------------|----------|-----------------|
| Administrative Fees                |          |                 |
| Filing Fee                         | 0.00     |                 |
| Notice Fee                         | 0.00     |                 |
| Attorney Fee                       | 2,500.00 |                 |
| Trustee Fee                        | 6,218.68 |                 |
| Court Ordered Automotive Insurance | 0.00     |                 |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>8,718.68</b> |

| Creditor Type | Creditor Name                                    | Claim Amount | Prin Paid | Int Paid | Total Paid       |
|---------------|--|--------------|-----------|----------|------------------|
| Secured       |  |              |           |          |                  |
|               | WELLS FARGO BANK NA<br>Acct: 1863                | 0.00         | 51,548.45 | 0.00     | 51,548.45        |
|               | WELLS FARGO BANK NA<br>Acct: 1863                | 282.11       | 282.11    | 0.00     | 282.11           |
|               | CAVALRY SPV I LLC - ASSIGNEE**<br>Acct: 0584     | 0.00         | 0.00      | 0.00     | 0.00             |
|               | JOHN DEERE FINANCIAL<br>Acct: 6716               | 0.00         | 0.00      | 0.00     | 0.00             |
|               | ALLEGENT COMMUNITY FCU<br>Acct:                  | 0.00         | 0.00      | 0.00     | 0.00             |
|               | PRA RECEIVABLES MANAGEMENT LLC - ,<br>Acct: 1183 | 9,867.58     | 9,867.58  | 0.00     | 9,867.58         |
|               | HARLEY DAVIDSON CREDIT CORP*<br>Acct: 7024       | 0.00         | 0.00      | 0.00     | 0.00             |
|               | JPMORGAN CHASE BANK NA<br>Acct: 5908             | 23,462.84    | 23,462.84 | 1,885.14 | 25,347.98        |
|               | ALLEGENT COMMUNITY FCU<br>Acct: 2205             | 5,474.40     | 5,474.40  | 498.36   | 5,972.76         |
|               |  |              |           |          | <b>93,018.88</b> |

|          |  |           |           |      |           |
|----------|--|-----------|-----------|------|-----------|
| Priority |  |           |           |      |           |
|          | JOSEPH J NASH ESQ<br>Acct:                       | 0.00      | 0.00      | 0.00 | 0.00      |
|          | MICHELLE R BOWERS<br>Acct:                       | 0.00      | 0.00      | 0.00 | 0.00      |
|          | MICHELLE R BOWERS<br>Acct:                       | 1,088.83  | 1,088.83  | 0.00 | 0.00      |
|          | NASH LAW OFFICE<br>Acct:                         | 0.00      | 0.00      | 0.00 | 0.00      |
|          | JOSEPH J NASH ESQ<br>Acct:                       | 2,500.00  | 2,500.00  | 0.00 | 0.00      |
|          | BUTLER ASD & CENTER TOWNSHIP (EIT)<br>Acct: 4196 | 167.97    | 167.97    | 0.00 | 167.97    |
|          | INTERNAL REVENUE SERVICE*<br>Acct: 4196          | 11,360.29 | 11,360.29 | 0.00 | 11,360.29 |

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| Creditor Type           | Creditor Name                       | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|-------------------------------------|--------------|-----------|----------|------------|
|                         |                                     |              |           |          | 11,528.26  |
| <hr/>                   |                                     |              |           |          |            |
| Unsecured               |                                     |              |           |          |            |
|                         | ALLEGENT COMMUNITY FCU              | 3,227.71     | 335.34    | 0.00     | 335.34     |
|                         | Acct: 2203                          |              |           |          |            |
|                         | BANK OF AMERICA NA**                | 9,168.65     | 952.57    | 0.00     | 952.57     |
|                         | Acct: 3761                          |              |           |          |            |
|                         | STERLING INC/BELDEN JEWELERS        | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 2675                          |              |           |          |            |
|                         | BUTLER MEMORIAL HOSPITAL            | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                               |              |           |          |            |
|                         | CAVALRY SPV I LLC - ASSIGNEE**      | 7,653.34     | 795.14    | 0.00     | 795.14     |
|                         | Acct: 0584                          |              |           |          |            |
|                         | PORTFOLIO RECOVERY ASSOCIATES, LL   | 13,308.75    | 1,382.71  | 0.00     | 1,382.71   |
|                         | Acct: 7466                          |              |           |          |            |
|                         | JPMORGAN CHASE BANK NA              | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 6947                          |              |           |          |            |
|                         | PORTFOLIO RECOVERY ASSOCIATES, LL   | 3,133.15     | 325.51    | 0.00     | 325.51     |
|                         | Acct: 6020                          |              |           |          |            |
|                         | PORTFOLIO RECOVERY ASSOCIATES, LL   | 3,195.38     | 331.98    | 0.00     | 331.98     |
|                         | Acct: 3980                          |              |           |          |            |
|                         | NAVIENT SOLUTIONS LLC O/B/O THE DEF | 102,756.83   | 10,675.89 | 0.00     | 10,675.89  |
|                         | Acct: 4196                          |              |           |          |            |
|                         | DISCOVER BANK(*)                    | 2,515.20     | 261.32    | 0.00     | 261.32     |
|                         | Acct: 0941                          |              |           |          |            |
|                         | CAPITAL ONE NA**                    | 760.52       | 79.02     | 0.00     | 79.02      |
|                         | Acct: 4786                          |              |           |          |            |
|                         | CAVALRY SPV I LLC - ASSIGNEE(*)     | 2,538.76     | 263.77    | 0.00     | 263.77     |
|                         | Acct: 5809                          |              |           |          |            |
|                         | MIDLAND FUNDING LLC                 | 1,620.90     | 168.40    | 0.00     | 168.40     |
|                         | Acct: 6134                          |              |           |          |            |
|                         | MIDLAND FUNDING LLC                 | 774.98       | 80.52     | 0.00     | 80.52      |
|                         | Acct: 1480                          |              |           |          |            |
|                         | INTERNAL REVENUE SERVICE*           | 2,200.92     | 228.67    | 0.00     | 228.67     |
|                         | Acct: 4196                          |              |           |          |            |
|                         | JOHN DEERE FINANCIAL                | 6,039.84     | 627.51    | 0.00     | 627.51     |
|                         | Acct: 6716                          |              |           |          |            |
|                         | SYNCHRONY BANK                      | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: XXXXXPRAE                     |              |           |          |            |
|                         | PHELAN HALLINAN DIAMOND & JONES LI  | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                               |              |           |          |            |
|                         | PEOPLES NATURAL GAS CO LLC*         | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                               |              |           |          |            |
|                         | VERIZON WIRELESS                    | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                               |              |           |          |            |
|                         | SHAWN BOWERS                        | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                               |              |           |          |            |
|                         | MARIO HANYON ESQ                    | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                               |              |           |          |            |
|                         |                                     |              |           |          | <hr/>      |
|                         |                                     |              |           |          | 16,508.35  |
| TOTAL PAID TO CREDITORS |                                     |              |           |          | 121,055.49 |

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|               |            |
|---------------|------------|
| TOTAL CLAIMED |            |
| PRIORITY      | 11,528.26  |
| SECURED       | 39,086.93  |
| UNSECURED     | 158,894.93 |

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

MICHELLE R BOWERS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24005

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Michelle R Bowers  
Debtor

Case No. 16-24005-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 23, 2021

User: dric  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.   |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Michelle R Bowers, 214 Willow Run Dr., Butler, PA 16001-1262   |
| cr       | + Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828                        |
| 14312390 | + Allegent Community Fcu, 1001 Liberty Ave, Ste #100, Pittsburgh, PA 15222-3715                                      |
| 14336999 | + Allegent Community Federal Credit Union, 2000 Corporate Drive, Suite 2500, Wexford, PA 15090-7611                  |
| 14312393 | + Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  |
| 14387587 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 14312394 | + Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799                        |
| 14312395 | + Berkheimer Tax, PO Box 25153, Lehigh Valley, PA 18002-5153   |
| 14312396 | + Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001-4697  |
| 14367531 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 14400437 | + Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083            |
| 14312403 | + Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400                                     |
| 14312405 | + Harley Davidson Credit, Dept. 15129, Palatine, IL 60055-0001   |
| 14328541 | + Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013   |
| 14312409 | + Subaru Motors, PO Box 901037, Fort Worth, TX 76101-2037  |
| 14312413 | + Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411   |
| 14336563 | #+ Wells Fargo Bank, N.A., Default Document Processing, MAC # N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663 |

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/Text: kbarkley@bernsteinlaw.com                | Nov 23 2021 23:26:00 | John Deere Financial, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1908 |
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 23 2021 23:28:54 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  |
| 14328063 | Email/Text: ally@ebn.phinsolutions.com                 | Nov 23 2021 23:25:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004  |
| 14312392 | + Email/Text: ally@ebn.phinsolutions.com               | Nov 23 2021 23:25:00 | Ally Financial, Po Box 380901, Bloomington, MN 55438-0901  |
| 14312397 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Nov 23 2021 23:28:53 | Cap1/polrs, Capital One Retail Services, Po Box 30285, Salt Lake City, UT 84130-0285                                   |
| 14312398 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Nov 23 2021 23:28:42 | Capital One, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 14312399 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Nov 23 2021 23:29:04 | Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106  |
| 14356667 | + Email/Text: bankruptcy@cavps.com                     |                      |  |

District/off: 0315-2

User: dric

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Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 45

|          |  |                      |  |
|----------|--|----------------------|--|
|          |  | Nov 23 2021 23:26:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 14312401 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Nov 23 2021 23:29:09 | Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040                                  |
| 14312402 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Nov 23 2021 23:28:46 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040                                |
| 14345101 | Email/Text: litbkcourtmail@johndeere.com             | Nov 23 2021 23:25:00 | Deere & Company d/b/a John Deere Financial, PO Box 6600, Johnston IA 50131   |
| 14312407 | Email/Text: litbkcourtmail@johndeere.com             | Nov 23 2021 23:25:00 | John Deere Financial, PO Box 6600, Johnston, IA 50131-6600   |
| 14687870 | + Email/Text: kburkley@bernsteinlaw.com              | Nov 23 2021 23:26:00 | Deere & Company d/b/a John Deere Financial, c/o Bernstein-Burkley, P.C., 707 Grant St. Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14318440 | Email/Text: mrdiscen@discover.com                    | Nov 23 2021 23:25:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14312404 | + Email/Text: mrdiscen@discover.com                  | Nov 23 2021 23:25:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025   |
| 14312406 | Email/Text: sbse.cio.bnc.mail@irs.gov                | Nov 23 2021 23:25:00 | IRS, PO BOX 7346, Philadelphia, PA 19101-7346  |
| 14312400 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Nov 23 2021 23:28:52 | Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850   |
| 14330360 | Email/Text: bk.notifications@jpmchase.com            | Nov 23 2021 23:26:00 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505                             |
| 15050651 | + Email/Text: BKRMailOps@weltman.com                 | Nov 23 2021 23:26:00 | John Deere Financial, c/o Weltman, Weinberg & Reis Co. LPA, P.O. Box 93784, Cleveland, OH 44101-5784                                   |
| 14312408 | + Email/Text: PBNCNotifications@perituservices.com   | Nov 23 2021 23:25:00 | Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120   |
| 14377236 | + Email/Text: bankruptcydpt@mcmcg.com                | Nov 23 2021 23:26:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  |
| 14365572 | Email/PDF: pa_dc_claims@navient.com                  | Nov 23 2021 23:28:55 | Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635                  |
| 14703742 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 23 2021 23:28:55 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  |
| 14398489 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 23 2021 23:28:44 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 14325397 | + Email/PDF: rmscedi@recoverycorp.com                | Nov 23 2021 23:28:45 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 14312410 | + Email/PDF: gecsed@recoverycorp.com                 | Nov 23 2021 23:28:50 | Syncb/levin Furniture, Po Box 965064, Orlando, FL 32896-5064   |
| 14312411 | + Email/PDF: gecsed@recoverycorp.com                 | Nov 23 2021 23:29:02 | Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064  |
| 14312412 | + Email/PDF: gecsed@recoverycorp.com                 | Nov 23 2021 23:28:50 | Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060   |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: dric

Page 3 of 3

Date Rcvd: Nov 23, 2021

Form ID: pdf900

Total Noticed: 45

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | Cavalry SPV I, LLC  |
| cr       |               | Harley-Davidson Credit Corp   |
| cr       |               | JPMORGAN CHASE BANK, N.A.   |
| cr       |               | Portfolio Recovery Associates, LLC                                    |
| cr       |               | Wells Fargo Bank, NA  |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14312391 | ##+           | Allegent Credit Union, 1001 Liberty Ave., Pittsburgh, PA 15222-3726   |

TOTAL: 5 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:**

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com                                       |
| Brian Nicholas                      | on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com  |
| Daniel R. Schimizzi                 | on behalf of Creditor John Deere Financial dschimizzi@wtplaw.com LLescalette@wtplaw.com;sharding@wtplaw.com      |
| Jerome B. Blank                     | on behalf of Creditor Wells Fargo Bank NA pawb@fedphe.com  |
| Joseph J. Nash                      | on behalf of Debtor Michelle R Bowers attorneynash@nashlawoffice.net   |
| Laurence A. Mester                  | on behalf of Creditor Portfolio Recovery Associates LLC lmester@mesterschwartz.com, jschwartz@mesterschwartz.com |
| Mario J. Hanyon                     | on behalf of Creditor Wells Fargo Bank NA wbecf@brockandscott.com, mario.hanyon@brockandscott.com                |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com  |
| S. James Wallace                    | on behalf of Creditor Peoples TWP LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com                         |
| Thomas R. Dominczyk                 | on behalf of Creditor Cavalry SPV I LLC tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com   |

TOTAL: 11